

Fill in this information to identify the case:

Debtor 1 Patrick Melvin Souter

Debtor 2 Hope Sharon Souter

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of WISCONSIN

Case number 19-30573- kmp

## Official Form 410S1

### Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank National Association, not in its individual capacity but solely as Trustee for the NRZ Pass-Through Trust VIII

Court claim no. (if known): 4-1

Last 4 digits of any number you use to identify the debtor's account: 7074

Date of payment change: 6/1/2022

Must be at least 21 days after date of this notice

New total payment: \$567.55

Principal, interest, and escrow, if any

#### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$360.34

New escrow payment: \$25.00

#### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

#### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment

New mortgage payment:

Debtor 1 Patrick Melvin Souter  
Print Name Middle Name Last Name

Case number (if known) 19-30573

**Part 4: Sign Here**


The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

 /s/ Giselle Velez  
Signature

Date 04/27/2022

Print Giselle Velez  
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address 10700 Abbott's Bridge Rd, Suite 170  
Number Street

Duluth GA 30097  
City

State

ZIP Code

Contact Phone 470-321-7112

Email gvelez@raslg.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on April 27, 2022, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Patrick Melvin Souter  
205 South Emmertsen Road  
Racine, WI 53406

Hope Sharon Souter  
205 South Emmertsen Road  
Racine, WI 53406

And via electronic mail to:

Abraham Michelson  
P.O. Box 67  
617 6th Street  
Racine, WI 53401-0067

Scott Lieske  
Chapter 13 Trustee  
P.O. Box 510920  
Milwaukee, WI 53203

Office of the U. S. Trustee  
517 East Wisconsin Ave.  
Room 430  
Milwaukee, WI 53202

By: /s/ David Devine



Shellpoint Mortgage Servicing  
 Servicing  
 PO Box 10826  
 Greenville, SC 29603 0826  
 For Inquiries: (800) 365-7107

Final

PATRICK SOUTER  
 HOPE SOUTER  
 205 S EMMERTSEN RD  
 MOUNT PLEASANT WI 53406

Analysis Date: April 14, 2022  
 Loan: [REDACTED]  
 Property Address:  
 2831 KENWOOD DR  
 RACINE, WI 53403

### Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Jun01, 2022
P & I Pmt:			\$542.55	\$542.55
Escrow Pmt:			\$360.34	\$25.00
Other Funds Pmt:			\$0.00	\$0.00
Asst. Pmt (-):			\$0.00	\$0.00
Reserve Acct Pmt:			\$0.00	\$0.00
Total Payment			\$902.89	\$567.55

Prior Esc Pmt			March 01, 2022
P & I Pmt:			\$542.55
Escrow Pmt:			\$360.34
Other Funds Pmt:			\$0.00
Asst. Pmt (-):			\$0.00
Resrv Acct Pmt:			\$0.00
Total Payment			\$902.89

Escrow Balance Calculation		
Due Date:		March 01, 2022
Escrow Balance:		\$1,198.52
Anticipated Pmts to Escrow:		\$1,081.02
Anticipated Pmts from Escrow (-):		\$300.00
Anticipated Escrow Balance:		\$1,979.54

Shortage/Overage Information		Effective Jun01, 2022
Upcoming Total Annual Bills		\$300.00
Required Cushion		\$50.00
Required Starting Balance		\$100.00
Escrow Shortage		\$0.00
Surplus		\$1879.54

**Cushion Calculation:** Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 50.00. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 50.00 or 1/6 of the anticipated payment from the account.

This is a statement of actual activity in your escrow account from May 2021 to May 2022. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(1,856.09)
May 2021		756.18			*	0.00	(1,099.91)
May 2021		378.09			*	0.00	(721.82)
Jun 2021		378.09			*	0.00	(343.73)
Jul 2021		378.09			*	0.00	34.36
Jul 2021		378.09			*	0.00	412.45
Jul 2021		378.09			*	0.00	790.54
Sep 2021		378.09			*	0.00	1,168.63
Sep 2021		378.09			*	0.00	1,546.72
Sep 2021		378.09			*	0.00	1,924.81
Oct 2021		378.09			*	0.00	2,302.90
Oct 2021		360.34			*	0.00	2,663.24
Oct 2021		360.34			*	0.00	3,023.58
Nov 2021		720.68			*	0.00	3,744.26
Nov 2021		360.34			*	0.00	4,104.60
Dec 2021		360.34			*	0.00	4,464.94
Dec 2021		1.06			*	0.00	4,466.00
Dec 2021				4,348.50	* Int on Escrow Pmt	0.00	4,466.00
Dec 2021					* City Tax	0.00	117.50
Feb 2022		1,081.02			*	0.00	1,198.52
					Anticipated Transactions	0.00	1,198.52
Mar 2022		P		300.00	Hazard		898.52
May 2022		1,081.02 P					1,979.54
	\$0.00	\$8,484.13	\$0.00	\$4,648.50			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.  
 P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

April 14, 2022

Loan:

### Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
Jun 2022	25.00		Starting Balance	1,979.54	100.00
Jul 2022	25.00			2,004.54	125.00
Aug 2022	25.00			2,029.54	150.00
Sep 2022	25.00			2,054.54	175.00
Oct 2022	25.00			2,079.54	200.00
Nov 2022	25.00			2,104.54	225.00
Dec 2022	25.00			2,129.54	250.00
Jan 2023	25.00			2,154.54	275.00
Feb 2023	25.00			2,179.54	300.00
Mar 2023	25.00	300.00	Hazard	2,204.54	325.00
Apr 2023	25.00			1,929.54	50.00
May 2023	25.00			1,954.54	75.00
	<u>25.00</u>			1,979.54	100.00
	\$300.00	\$300.00			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,979.54. Your starting balance (escrow balance required) according to this analysis should be \$100.00. This means you have a surplus of 1,879.54. This surplus must be returned to you unless it is less than \$50.00, in which case we have the option of retaining in your escrow account. it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus. A check will be mailed within 30 days from the date of the analysis if your loan is current.

We anticipate the total of your coming year bills to be \$300.00. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

#### New Escrow Payment Calculation

Unadjusted Escrow Payment	\$25.00
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	<u>\$25.00</u>

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

#### Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address:

Shellpoint Mortgage Servicing  
PO Box 10826  
Greenville, SC 29603 0826